

Done  
D. Roman



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September 6, 2005

Mr. Johns F. Carter  
Regional Director  
FDIC  
San Francisco Regional Office  
25 Jessie Street at Ecker Square – Suite 2300  
San Francisco, CA 94105

Dear Mr. Carter

I am not normally a person to send out letters requested by our various Banking Associations, but when I read a recent article in ICBA-Washington Weekly, I felt compelled to do so.

I really thought the Wal-Mart banking drive died last year. I was shocked to hear they have an application for deposit insurance with FDIC.

Being a de novo bank in a small town where Wal-Mart has recently opened a store, I don't know of anything that would be more disastrous to a small town bank than to issue Wal-Mart deposit insurance coverage. By letting them branch into every site is beyond common sense.

I implore you to deny Wal-Mart entrance to the FDIC insurance program. I think it is ludicrous to have advanced to this point.

Sincerely,

  
Lloyd Gunter  
President-CEO

